

## **Credit Application Support Letter**

**To:** Emersons Commercial Management US LLC

**Attn:** Azad

**From:** Canyon Li (on behalf of Xiuying Li)

**Date:** April 7, 2025

**Subject:** Credit Application Supplement – Xiuying Li / Oriental Reflexology

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Dear Azad,

Thank you for your time and for reviewing my grandmother Xiuying Li's credit application.

We understand that the original submission was not processed properly due to an error in the Social Security number field, resulting in the absence of a credit report. I would like to take this opportunity to respectfully resubmit supporting evidence that clearly reflects her financial qualifications, credit strength, and long-standing business experience.

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### **Creditworthiness**

- **Equifax Credit Score:** 796
  - **TransUnion Credit Score:** 798
  - Both reports show **zero late payments**, no derogatory marks, and excellent repayment history across multiple accounts.
  - Copies of both reports dated April 7, 2025, are attached.
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### **Banking & Financial Stability**

- **Bank of America (Preferred Rewards Platinum)**
  - Ending balance as of March 20, 2025: **\$49,582.98**
- **Wells Fargo (Everyday Checking)**
  - Ending balance as of February 18, 2025: **\$60,951.12**
- **PNC Bank (Business Checking – Oriental Reflexology)**
  - Average monthly balance: **\$30,261.72**
  - Ending balance: **\$31,977.12**
  - Business ACH revenue streams clearly demonstrated

Combined, these accounts reflect **well over \$140,000 in available funds**, proving both liquidity and responsible banking behavior.



## Business and Management Experience

- Ms. Xiuying Li is the sole proprietor of **Oriental Reflexology**, a massage and wellness business operating since 2016.
- She has over **8 years of uninterrupted experience** managing business finances, client relations, regulatory compliance, and lease obligations.
- Her current business landlord is available to provide a **positive reference** confirming timely payments and excellent conduct.



## Intent and Readiness

We are prepared to resubmit the full credit application with the correct SSN and all the accompanying documentation listed above. We respectfully ask for reconsideration of the lease application with this updated and verified information.

We are confident that Xiuying Li meets and exceeds the credit and financial standards required to assume this business location.

Thank you very much for your time and consideration. Please let us know if any additional documents are needed.

Sincerely,

**Canyon Li**

On behalf of Xiuying Li (Applicant)

☎ (520) 289-1059

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